

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Francis Rayner  
 Terri Rayner  
 Debtors

Case No. 19-14659-mdc  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Stacey  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 31

Date Rcvd: Jul 20, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 22, 2020.

db/jdb  
 cr +Francis Rayner, Terri Rayner, 136 Willowbrook Rd, Clifton Heights, PA 19018-2511  
 +MIDFIRST BANK, c/o KEVIN G. MCDONALD, 701 Market St. Suite 5000,  
 Philadelphia, PA 19106-1541  
 14362916 +Continental Finance Co, Po Box 8099, Newark, DE 19714-8099  
 14362919 +First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524  
 14362920 +I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378  
 14362921 +I C System Inc, Attn: Bankruptcy, Po Box 64378, St Paul, MN 55164-0378  
 14362922 +KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 14376019 +MIDFIRST BANK, c/o KEVIN G. MCDONALD, KML LAW GROUP, P.C., 701 Market St. Suite 5000,  
 Philadelphia, PA 19106-1541  
 14390190 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051  
 14362923 +Midland Mortgage Co., Attn: Cutomer Service/Bankruptcy, P.O. Box 26648,  
 Oklahoma City, OK 73126-0648  
 14370069 +Santander Consumer USA Inc., P.O. Box 560284, Dallas, TX 75356-0284  
 14374702 UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973,  
 MADISON, WI 53708-8973  
 14362924 +USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Jul 21 2020 05:28:06 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 21 2020 05:27:48  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 21 2020 05:28:04 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14362918 E-mail/Text: mrdiscen@discover.com Jul 21 2020 05:27:39 Discover Financial,  
 Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850  
 14362917 +E-mail/PDF: pa\_dc\_ed@navient.com Jul 21 2020 05:31:03 Dept of Ed / Navient,  
 Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635  
 14366918 E-mail/PDF: resurgentbknnotifications@resurgent.com Jul 21 2020 05:31:05 LVNV Funding, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14390853 +E-mail/Text: bankruptcydpt@mcmcg.com Jul 21 2020 05:27:58 Midland Funding LLC,  
 PO Box 2011, Warren, MI 48090-2011  
 14399162 E-mail/PDF: pa\_dc\_claims@navient.com Jul 21 2020 05:31:27  
 Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635,  
 Wilkes-Barre, PA 18773-9635  
 14398338 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 21 2020 05:31:55  
 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
 14399926 E-mail/PDF: resurgentbknnotifications@resurgent.com Jul 21 2020 05:31:57 PYOD, LLC,  
 Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587  
 14397060 +E-mail/PDF: resurgentbknnotifications@resurgent.com Jul 21 2020 05:31:58 PYOD, LLC,  
 Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
 14382938 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jul 21 2020 05:28:02 Premier Bankcard, LLC,  
 Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999  
 14364417 E-mail/Text: bnc-quantum@quantum3group.com Jul 21 2020 05:27:45  
 Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788  
 14364416 E-mail/Text: bnc-quantum@quantum3group.com Jul 21 2020 05:27:45  
 Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788,  
 Kirkland, WA 98083-0788  
 14367121 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jul 21 2020 05:31:11 T Mobile/T-Mobile USA Inc,  
 by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 14365248 +E-mail/PDF: OGCRegionIIIBankruptcy@hud.gov Jul 21 2020 05:31:53  
 U.S. Department of Housing and Urban Development, 451 7th Street S.W.,  
 Washington, DC 20410-0002  
 14362925 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Jul 21 2020 05:27:34  
 Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550,  
 Weldon Springs, MO 63304-2225  
 14362926 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Jul 21 2020 05:27:35  
 Verizon Wireless, Attn: Verizon Wireless Bankruptcy Admini, 500 Technology Dr, Ste 550,  
 Weldon Spring, MO 63304-2225

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14399924 Greenville, SC 29603-0587  
 14399923 PO BOX 10587  
 14399922 PYOD, LLC, Resurgent Capital Services

District/off: 0313-2

User: Stacey  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 31

Date Rcvd: Jul 20, 2020

14390918\* +Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011

TOTALS: 3, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 22, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 20, 2020 at the address(es) listed below:

GARY F. SEITZ on behalf of Trustee GARY F. SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net  
GARY F. SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net  
KEVIN G. MCDONALD on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com  
MICHAEL T. MALARICK on behalf of Debtor Francis Rayner michael@malaricklaw.com,  
t.mr70336@notify.bestcase.com  
MICHAEL T. MALARICK on behalf of Joint Debtor Terri Rayner michael@malaricklaw.com,  
t.mr70336@notify.bestcase.com  
REBECCA ANN SOLARZ on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,  
philaecf@gmail.com

TOTAL: 8

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

In re: : Chapter 7  
Francis Rayner and Terry Rayner, :  
Debtors. : Bankruptcy No. 19-14659-MDC

**ORDER**

**AND NOW**, this Court, pursuant to its Order dated June 3, 2020 (the “Show-Cause Order”),<sup>1</sup> scheduled a hearing for July 1, 2020 (the “Show-Cause Hearing”), to consider whether this Court should dismiss the above-captioned bankruptcy case of Francis Raynor and Terry Raynor (the “Debtors”) for their failure to appear at five scheduled meetings of creditors pursuant to 11 U.S.C. §341 (the “341 Meetings”).

**AND**, the Show-Cause Order provided that if the Debtors failed to appear at the Show-Cause Hearing their case could be dismissed without further notice or hearing.

**AND**, the Court held the Show-Cause Hearing on July 1, 2020, at which the Debtors failed to appear.

**AND**, in the Debtors’ prior dismissed bankruptcy case, Case No. 18-13052 (the “Prior Bankruptcy Case”), the Court entered an Order (the “Bar Order”)<sup>2</sup> prohibiting the Debtors from filing another individual or joint bankruptcy case without first obtaining permission from the Court.

**AND**, after entry of the Bar Order, the Debtors filed a motion (the “Motion for Leave”)<sup>3</sup> in the Prior Bankruptcy Case seeking leave to file a new bankruptcy case.

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<sup>1</sup> Bankr. Docket No. 47.

<sup>2</sup> Case No. 18-13052, Bankr. Docket No. 68.

<sup>3</sup> Case No. 18-13052, Bankr. Docket No. 71.

**AND**, the Court entered an Order<sup>4</sup> granting the Motion for Leave but providing that “Debtors are barred from filing any case without prior Court approval if any newly filed case is dismissed for any reason.”

**AND**, after the Debtors’ failure to appear at the 341 Meetings and the Show-Cause Hearing, it is hereby **ORDERED** and **DETERMINED** that:

1. Consistent with the Show-Cause Order, the above-captioned bankruptcy case is **DISMISSED**.
2. Consistent with the Bar Order, the Debtors are **PROHIBITED** from filing another individual or joint bankruptcy case without first obtaining permission from the Court.
3. The prohibition set forth in Paragraph 2 shall expire on July 1, 2022.
4. Unless directed otherwise, the Clerk of this Court is directed to refrain from accepting any bankruptcy petitions filed on behalf of either or both Debtors until July 1, 2022.

Date: July 17, 2020



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MAGDELINE D. COLEMAN  
CHIEF U.S. BANKRUPTCY JUDGE

Michael T. Malarick, Esquire  
Michael T. Malarick, Esq. PC  
2211 Chichester Avenue, Suite 201-B  
Boothwyn, PA 19061

Gary F. Seitz, Esquire  
Gellert Scali Busenkell & Brown LLC  
8 Penn Center  
1628 John F. Kennedy Boulevard, Suite 1901  
Philadelphia, PA 19103

United States Trustee  
Custom House  
200 Chestnut Street, Suite 502  
Philadelphia, PA 19106-2912

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<sup>4</sup> Case No. 18-13052, Bankr. Docket No. 75.